

**REMARKS**

Claims 2 and 4-6 are pending in this application, of which claim 6 has been amended. No new claims have been added.

The Examiner has objected to claims 2 and 4-6 for an informality which has been corrected in the aforementioned amendments.

Claims 2 and 6 stand rejected under 35 USC §103(a) as unpatentable over U.S. Patent 5,905,908 to Wagner (hereinafter "Wagner").

Applicants respectfully traverse this rejection.

Wagner discloses an open network system for supporting input/output (I/O) operations for non-standard I/O devices. The system includes a server coupled to a plurality of I/O devices through an open network and an extended open system protocol that supports communication with devices that are not personal computers (PCs). These devices include magnetic stripe readers, check readers, smart card readers, credit card terminals, screen phone terminals, PIN pads, printers, and the like. The extended open network protocol includes tags which identify device and input operations and attributes which identify the location, data exchange method, and data variable names for the retrieval, acquisition, and submission of data between the server and I/O devices. Preferably, the open network protocol is implemented in a Hyper Text Transport Protocol (HTTP). Preferably, the system includes a common gateway interface (CGI) at the server which

converts protocol statements communicated between the server and I/O devices to application language statements for providing data to an application program coupled to the server.

Column 6, line 63 to column 7, line 35 disclose:

Another feature of the present invention is a PAYMENT command implemented in the extended Internet protocol that directs a non-standard I/O device or a PC interfaced with such devices to communicate with a transaction processor through an alternative communication link. In one form, the PAYMENT command is used by a merchant terminal to submit a consumer's account number with a merchant deposit account number through a PSTN network or the like to the processing center. In another form of the PAYMENT command, a client program in a consumer's terminal receives an account number for a merchant account from a merchant's server with the PAYMENT command. On receipt of this command, the client program suspends its operation and passes the account number to a conventional bank processing program co-resident in memory. The bank processing program establishes a standard communication link with a transaction processing system through a dedicated data line or a PSTN network. Using that communication link, the bank processing program executes a commercial transaction using a standard VISA protocol or the like. The consumer may use a magnetic stripe reader and a PIN entry device to improve the security of the data transmission. The transaction center may transmit remittance data over the open network to the merchant so the merchant is apprised of payment and ships the ordered product. Once this consumer initiated transaction is complete, the bank processing program terminates and returns control to the client program which may terminate communication with the open network or retrieve information from another server on the open network for another transaction. In this way, the user may use the open network for non-confidential communication such as collecting product information, pricing, and product availability. This information may be collected quickly and efficiently using the extended Internet protocol. The conventional bank processing program and more secure communication links may then be used for the confidential information required for the transaction. Thus, the present invention is able to combine the

features and advantages of the Internet with the more secure communication link and data security enhancing devices of systems presently known.

This passage suggests that the suspension of the client program by the PAYMENT command for performing the commercial transaction on the dedicated line (or PSTN network) is not selected by the user by means of an operating unit, as recited in claim 6 of the instant application.

The present invention is an automatic transaction apparatus for processing at least a withdrawal transaction at an automatic teller machine installed at a bank branch or a retail store.

In contrast, Wagner is directed to an open network system formed of a personal computer, a web server and some I/O devices. The system of Wagner has no function regarding the withdrawal transaction, and has no relation to the automatic transaction apparatus of the present invention. The technical field is different between the present invention and Wagner, and Wagner is, therefore, not applicable to teach the present invention.

Thus, the 35 USC §103(a) rejection should be withdrawn.

The Examiner has indicated that claims 4 and 5 would be allowable if rewritten in independent form. Applicants respectfully defer this action until a FINAL Office Action, if any, is received.

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Reply to OA dated May 27, 2004

In view of the aforementioned amendments and accompanying remarks, claims 2 and 4-6, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicants respectfully petition for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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